

A financial incentive to wed

New program in D.C. offers cash to couples with incomes under \$50,000

By Sharon Jayson
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Winston Graham and Sandra Corley finally tied the knot after almost 20 years and four children together.

Now they're planning to make their new marriage reap some additional benefits. They've signed up for a new pilot program for low-income couples in the District of Columbia that could give them as much as \$9,000 in federal funds and other cash just because they make their relationship legal.

"You don't see a lot of families in our community who are married," says Corley-Graham, 37, who on Nov. 26 added "Graham" to her name.

When they set the wedding date, the couple hadn't heard about the idea pushed by Sen. Sam Brownback, R-Kan., and approved by Congress to give couples earning under \$50,000 a year a "marriage bonus" to buy a home, pay for job training or education for themselves or their children, or to start or expand a business. If couples save \$3,000 in three years, they will receive a 3-to-1 match of up to \$9,000.

Brownback believes such efforts will eliminate some of the financial reasons couples don't marry; he says he hopes it will be expanded across the country.

"We've clearly got a problem that poverty exacerbates in people not getting or staying married," says Brownback, who chairs a subcommittee that will hold a hearing next Wednesday on the financial incentives and disincentives to marriage. "The welfare system penalizes marriage," he says. Corley-Graham says she had been

receiving welfare "off and on" between jobs for a decade. For the past year, she has worked at a non-profit. Graham works as a janitor. She says both were raised by single mothers.

"Because there are a lot of single parents in the community who are getting social services, the moment you speak of marriage, that support will cut off," Corley-Graham says. "It hinders the idea of getting married."

At the hearing, officials are expected to show off a new website to help those who work with low-income couples determine whether living apart, living together or marrying is better for the couple's pocketbook.

The Marriage Calculator site will tell "where the marriage penalty is biggest and smallest and, for a specific state, it will show you exactly the sources of bonuses and penalties," says Gregory Acs, a research associate at the Urban Institute, which developed the site for the Department of Health and Human Services.

But research suggests that many couples don't consider the welfare implications of marriage as much as officials believe, says Theodora Ooms, a senior policy analyst at the Center for Law and Social Policy. "They may exist, but it's not clear people know about them, and it's unclear how they play out."

Corley-Graham said losing welfare did factor into her delayed union. She and her husband will be at an event in Washington today to get the word out to those who might be interested in formalizing their relationship and receiving a monetary reward for the step.

The matching money will flow via savings accounts dubbed "marriage development accounts," managed by a non-profit group. So far, \$1.5 million in federal dollars has been allocated, to be matched by private money from foundations and individuals.

The idea goes beyond just dollars; it offers a broad-based approach to help-

ing couples, says Eleanor Holmes Norton, the District of Columbia's non-voting delegate in Congress.

"We don't just throw some money out there and say 'Whoever wants to get married — step up,'" she says. "The program is very careful to involve counseling."

Others say that marriage doesn't get much support among poor blacks.

"It's almost the mentality that marriage is about the last thing on your agenda," says Curtis Watkins, president of the East Capitol Center for Change, a non-profit group working on the marriage account initiative.

But the D.C. program "may give them incentives to see the value of saving and working harder on their marriage," says Nisa Muhammad, founder of a national black marriage promotion initiative that provides some of the relationship counseling sessions.

"We're not advocating marriage in cases where it's going to be harmful for the individual or the children," Watkins adds.

The most recent data from the Centers for Disease Control and Prevention show that in 2003, 74% of black children in Washington, D.C., are born to women who have never been married. Al-

most 54% of all babies born that year were born to single mothers.

Stephen and Kim Dye, both in their 40s, have been married two years and have a year-old son. Last month, they attended an orientation session about the new program, but aren't sure whether they qualify. He works for commission in real estate and she does contract work in public relations.

Just two couples and three individuals have signed up so far, according to the Capital Area Asset Building Corporation, which is managing the accounts.

The D.C. Metropolitan Area Healthy Marriage and Relationships Coalition and the National Center for Fathering are also partners in the program.

How the program works

► What's available:

Marriage development accounts provide federal and other matching funds to couples saving their own money to buy a home, pay for vocational education or college for themselves or their children, or to start or expand a business. Couples may save up to \$3,000 in three years and receive an additional \$9,000.

► Who qualifies:

Married couples who are citizens or legal residents of the District of Columbia whose federal adjusted gross income does not exceed \$50,000 and whose net worth is less than \$10,000, excluding primary residence and vehicle.

► Requirements:

Married or engaged participants must attend at least eight hours of financial counseling.

Unmarried youths must participate in long-term education, job training and other sessions.

► Pre-Marriage Development Accounts:

Available to engaged couples ages 18 or older under the same conditions as married couples, and to unmarried, childless individuals ages 16-22 (these will not receive funds until they marry).

If a single person is independent of family, adjusted gross income must be less than \$25,000. If he or she lives with family, the household income must be less than \$50,000. Singles have up to four years to save up to \$1,500 and will receive up to \$4,500 in federal money.

► Program extras:

Couples who attend a minimum of four pre-marital or marriage education or counseling sessions will receive a \$300 bonus toward their accounts. Engaged couples may earn another \$200 bonus to help pay for costs associated with marriage licenses and other fees.

Source: Capital Area Asset Building Corp.